REMARKS

Responsive to the final Office Action dated September 2, 2008 and the Advisory Action mailed November 26, 2008, the present amendment is being filed concurrently with a Request for Continued Examination (RCE) under 37 C.F.R. §1.114, and a Petition for (One-Month) Extension of Time submitted contemporaneously herewith. Claims 1 - 36 have been rejected by the present final Office Action. After entry of the present amendment, claims 1 - 36 remain pending in the application. The present amendment amends independent claims 1, 10, 20, and 29, to clarify the scope of the claimed inventions. Reconsideration of the application in view of the present amendment and following remarks is respectfully requested.

Claim Rejections Under 35 U.S.C. § 103

Claims 1 - 5, 10 - 15, 20 - 24 and 29 - 36 were rejected under 35 U.S.C. §103(a) as being obvious over Sanders, et al., U.S. Patent Publication No. 2003/0158811 ("*Sanders*"), and in further view of NACHA_ARC. By the present amendment, independent claims 1, 10, 20, and 29 have been amended to clarify the scope of the claimed inventions. For example, claim 1 has been amended to include the element "based at least in part on a plurality of transaction records associated with one or more converted checks, generating a list of at least a portion of the plurality of transaction records that are editable via the location-base device" (underlining supplied). Independent claims 10, 20, and 29 have been similarly amended. Support for these amendments can be found in the Applicants' specification at least at FIGs. 17A – 17F, and paragraphs [0171] and [0172], which are reproduced as follows:

[0171] In FIG. 17A, a transaction accessing configuration 700 comprises some combination of check transaction files held at the POS device 124 and/or the check processing service 104. Exemplary check transaction files 714a, b, and c at the processing service 104 are respectively denoted as transactions A01, A02, and A03. Exemplary check transaction files 712a, b, and c at the POS device 124 are respectively denoted as transactions #11, #12, and #13. It will be understood that the foregoing exemplary transaction files are just that--exemplary, and in no way intended to limit the manner in which the transaction files are distributed between

the POS device 124 and the processing service 104. In some configurations, the POS device 124 may not hold any device-completed transaction files for the purpose of editing; substantially all such files may be held at the processing service 104 temporarily prior to being transmitted to the automated clearing house (ACH).

[0172] As shown in FIG. 17A, the one or more of the available transaction files can be accessed via a menu displayed on the display panel 146. An exemplary message 710 can prompt the user to select the "Edit transaction" option, and the user can select the option via the keypad 150.

In contrast, *Sanders* relates to an accounts receivable conversion workflow (*see* paragraphs [0313] – [0315], but does not teach or suggest the element, "based at least in part on a plurality of transaction records associated with one or more converted checks, generating a list of at least a portion of the plurality of transaction records that are editable via the location-base device" (underlining supplied). *Sanders* mentions certain interface abilities to provide a view of transaction history or providing the user with the ability to search for transactions by entering search criteria (*see* paragraphs [0163] – [0176]), however, there is no specific disclosure or suggestion, even in combination with NACHA_ARC, that based at least in part on a plurality of transaction records associated with one or more converted checks, a list of at least a portion of the plurality of transaction records that are editable via the location-base device is generated. At most, *Sanders* refers to a verification process in paragraph [0314] with vague functions such as "keying data entry" and "data verification and matching", but does not describe whether a list of at least a portion of the plurality of transaction records that are editable via the location-base device is generated or even provided for selection by a user.

Thus, each and every element of the amended independent claims is neither taught or suggested by the cited references, either individually or in combination with each other. For at least the reasons provided above, the amended independent claims are believed to be allowable over the cited references.

With respect to the cited reference referred to as NACHA_ARC, clarification as to the publication date for this reference is respectfully requested. While the NACHA_ARC reference

refers to an effective date (March 15, 2002) in which the organization NACHA modified its operating rules covering the truncation of checks by remittance processing houses, the NACHA_ARC reference itself does not expressly refer to any date on which the reference was allegedly published or otherwise made publicly available. In paragraph 4 of the NACHA_ARC reference, there is a mention that "As of June 14, 2002 fines were increased to ....", which indicates the NACHA_ARC reference could not have been published any earlier than June 14, 2002. Furthermore, referring to a PDF copy of the NACHA_ARC reference located at the Internet address:

http://www.digitalcheck.com/pdf/NACHA_ARC_Check_Truncation_Rules.pdf, the Internet available PDF copy of the cited reference appears to have a creation date of January 13, 2003, indicated in the "Document Properties" window accessible by right clicking the PDF document. Thus, it is believed the PDF copy of the cited reference could not have been published any earlier than January 13, 2003. If there is any information as to the specific publication date for the NACHA_ARC reference, such information is respectfully requested.

Claims 6-9, 16-19 and 25-28 were rejected under 35 U.S.C. §103(a) as being obvious over *Sanders*, in further view of Slater, U.S. Patent No. 7,020,639 B1 ("*Slater*"). Dependent claims 6-9, 16-19 and 25-28 are ultimately dependent from at least one of amended independent claims 1, 10, 20, or 29, for which arguments of patentability have been provided above. If the underlying amended independent claims are allowable over the cited references, the respective dependent claims should also be allowable.

CONCLUSION

It is not believed that extensions of time or fees for addition of claims are required, beyond those that may otherwise be provided for in documents accompanying this paper. However, in the event that additional extensions of time are necessary to allow consideration of this paper, such extensions are hereby petitioned under 37 CFR § 1.136(a), and any fee required therefore (including fees for net addition of claims) is hereby authorized to be charged to Deposit Account No. 19-5029.

Respectfully submitted,

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